The high cost of

Procrastination

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Example is hypothetical and does not represent the performance of any investment choice available in your employer's retirement plan Actual returns and principal values will fluctuate. Distributions from your retirement program are subject to ordinary income tax and, if taken prior to age 59-1/2, a 10% federal income tax penalty may apply. A 10% federal tax penalty may apply to amounts distributed from your plan which are attributed to an IRA or other qualified plan. Taxdeferred results assume no interim distributions.

You may not think you need to start saving for retirement now, or even in the near future. But the cost of procrastinating may be higher than you think.

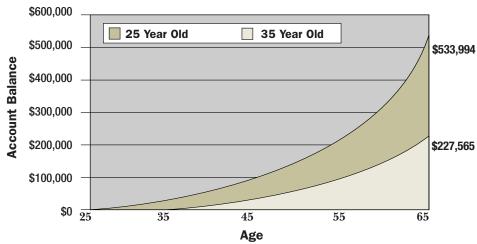
The earlier you start to save for retirement the less you'll need to save each week to help reach your goal, depending on your investment performance and other factors. The following chart shows the amount that individuals of various ages would need to save each week with pre-tax contributions to their employer's retirement plan, assuming a hypothetical 8% annual return, to reach the same investment goal¹:

Age	Weekly Investment	Savings goal at age 65
25	\$ 33	\$500,000
35	\$ 77	\$500,000
45	\$ 195	\$500,000
55	\$ 628	\$500,000

If you waited just 10 years to make weekly pre-tax contributions of \$35 to your employer's retirement plan, your account balance could suffer in the long term:

The Cost of Waiting¹

(Assumes weekly pre-tax contributions of \$35 at a hypothetical 8% annual return)



Waiting 10 years in this example cost over \$306,000!

Join your employer's retirement plan as soon as possible and put time on your side.

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